

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RICHARD C DYE
SANDRA L DYE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:14-10314 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/16/2014 and confirmed on 8/11/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		125,630.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		125,630.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	5,138.32	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,138.32

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK	52,426.01	52,426.01	0.00	52,426.01
	Acct: 3806				
	JPMORGAN CHASE BANK NA	0.00	8,988.24	0.00	8,988.24
	Acct: 9990				
	HUNTINGTON NATIONAL BANK(*)	0.00	23,299.20	0.00	23,299.20
	Acct: 5837				
	US BANK NA**	0.00	0.00	0.00	0.00
	Acct: XXXXX7627				
					84,713.45

Priority					
	CHESTER B SCHOLL JR ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD C DYE	0.00	0.00	0.00	0.00
	Acct:				
	FRUIT DILL GOODWIN & SCHOLL	0.00	0.00	0.00	0.00
	Acct:				
	CLERK, U S BANKRUPTCY COURT	1,586.16	1,586.16	0.00	1,586.16
	Acct: XXXXXXXXXXXXXXXXXXXXK NA				
					1,586.16

Unsecured					
	QUANTUM3 GROUP LLC AGNT - MOMA F	6,066.75	1,641.08	0.00	1,641.08
	Acct: 2401				
	AMERICAN EXPRESS BANK FSB	12,285.72	3,323.32	0.00	3,323.32
	Acct: 1005				
	AMERICAN EXPRESS	0.00	0.00	0.00	0.00
	Acct: 8983				
	AMERICAN EXPRESS	0.00	0.00	0.00	0.00
	Acct: 7111				
	AMERICAN EXPRESS	0.00	0.00	0.00	0.00
	Acct: 1742				
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00
	Acct: 5304				
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00

14-10314 TPA

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5760				
	CERASTES LLC	6,330.84	1,712.51	0.00	1,712.51
	Acct: 6199				
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00
	Acct: 4152				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 5587				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 4476				
	QUANTUM3 GROUP LLC AGNT - COMENI	853.26	230.81	0.00	230.81
	Acct: 6110				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: 1893				
	ALTAIR OH XIII LLC	14,944.85	4,042.62	0.00	4,042.62
	Acct: 4338				
	CITIBANK NA(*)++	0.00	0.00	0.00	0.00
	Acct: 2599				
	WEBBANK-FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 2694				
	DISCOVER BANK(*)	5,267.31	1,424.82	0.00	1,424.82
	Acct: 9800				
	AMERICAN EAGLE OUTFITTER/GECC++	0.00	0.00	0.00	0.00
	Acct: 1054				
	GE CAPITAL RETAIL BANK	0.00	0.00	0.00	0.00
	Acct: 2205				
	GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
	Acct: 6114				
	GE CAPITAL RETAIL BANK	0.00	0.00	0.00	0.00
	Acct: 0213				
	GECC/ QVC++	0.00	0.00	0.00	0.00
	Acct: 9914				
	GEMB/WALMART DC++	0.00	0.00	0.00	0.00
	Acct: 4074				
	HNB IND	0.00	0.00	0.00	0.00
	Acct: 5837				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 7812				
	PA STATE EMPLOYEES CRDT UNION	0.00	0.00	0.00	0.00
	Acct: 0009				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 5454				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 5878				
	PRA/PORTFOLIO RECOVERY ASSOC	10,587.66	2,863.99	0.00	2,863.99
	Acct: 8424				
	PRA/PORTFOLIO RECOVERY ASSOC	7,711.17	2,085.89	0.00	2,085.89
	Acct: 8408				
	US BANK	0.00	0.00	0.00	0.00
	Acct: 4430				
	ZALES/CBSD	0.00	0.00	0.00	0.00
	Acct: 8404				
	ZALES/CBSD	0.00	0.00	0.00	0.00
	Acct: 7761				
	US BANK NA**	62,354.39	16,867.03	0.00	16,867.03
	Acct: XXXXX7627				
					34,192.07

TOTAL PAID TO CREDITORS

120,491.68

TOTAL	
CLAIMED	1,586.16
PRIORITY	52,426.01
SECURED	126,401.95

Date: 04/26/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICHARD C DYE

SANDRA L DYE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-10314 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Richard C. Dye
Sandra L. Dye
DebtorsCase No. 14-10314-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
Form ID: pdf900Page 1 of 2
Total Noticed: 40

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db/jdb
13813331 +Richard C. Dye, Sandra L. Dye, 30 Aylesworth Way, Grove City, PA 16127-3814
13876504 +AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
13813333 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13813338 BARCLAYSBK, PO BOX 8803ATT: CREDIT BUREAU, ATT: CREDIT BUREAU, WILMINGTON, DE 19899
13813337 +CHASE, 201 N. WALNUT ST//DE1-1027, WILMINGTON, DE 19801-2920
13813339 CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696
13813340 +CITI, 701 E 60TH ST BIBS CDV DISPUTES, IBS CDV DISPUTES, SIOUX FALLS, SD 57104-0432
13813341 +CITI/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
13813342 +DFS/WEBBK, PO BOX 81607, AUSTIN, TX 78708-1607
13813350 DISCOVER CD, PO BOX15316ATT:CMS/PROD DEVELOP, ATT:CMS/PROD DEVELOP,
WILMINGTON, DE 19850-5316
13813350 HNB IND, PO BOX 1558DEPT EA4W25, DEPT EA4W25, COLUMBUS, OH 43216-1558
13813352 +JPM CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696
13906948 +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, ATTN:CORRESPONDENCE MAIL, MAIL CODE: LA4-5555,
700 KANSAS LANE, MONROE, LA 71203-4774
13902267 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,
700 Kansas Lane, Monroe, LA 71203-4774
14008097 +Michael Dingerdissen, Esquire, Phelan Hallinan Diamond & Jones, LLP,
Omni William Penn Office Tower, 555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408
13813354 PA ST CU, 1 CREDIT UNION PLACE, HARRISBURG, PA 17110-2912
13813355 +SEARS/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
13813356 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US BANK, 425 WALNUT STREET, CINCINNATI, OH 45202)
13813359 ZALES/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:30:21
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
Miami, FL 33131-1605
13866741 +E-mail/Text: bncmail@w-legal.com May 02 2019 03:36:58 ALTAIR OH XIII, LLC,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13813334 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 02 2019 03:30:14 CAP1/BOSCV,
PO BOX 5253, CAROL STREAM, IL 60197-5253
13813335 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 02 2019 03:35:53 CB/ANNTYLRL,
PO BOX 182273, COLUMBUS, OH 43218-2273
13813336 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 02 2019 03:35:53 CB/ATYLRMC,
PO BOX 182273, COLUMBUS, OH 43218-2273
13877033 +E-mail/Text: bncmail@w-legal.com May 02 2019 03:36:58 CERASTES, LLC,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13818405 E-mail/Text: mrdiscen@discover.com May 02 2019 03:35:18 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13813343 +E-mail/PDF: gecsedirecoverycorp.com May 02 2019 03:30:09 GECRB/AMEG, 4125 WINDWARD PLAZA,
ALPHARETTA, GA 30005-8738
13813344 E-mail/PDF: gecsedirecoverycorp.com May 02 2019 03:30:09 GECRB/CUSC, C/O P.O. BOX 965036,
ORLANDO, FL 32896-5036
13813345 +E-mail/PDF: gecsedirecoverycorp.com May 02 2019 03:30:09 GECRB/JCP, 4125 WINDWARD PLAZA,
ALPHARETTA, GA 30005-8738
13813346 E-mail/PDF: gecsedirecoverycorp.com May 02 2019 03:30:09 GECRB/KINE, C/O P.O. BOX 965036,
ORLANDO, FL 32896-5036
13813347 +E-mail/PDF: gecsedirecoverycorp.com May 02 2019 03:30:09 GECRB/QVC, 4125 WINDWARD PLAZA,
ALPHARETTA, GA 30005-8738
13813348 +E-mail/PDF: gecsedirecoverycorp.com May 02 2019 03:30:10 GECRB/SAMS, 4125 WINDWARD PLAZA,
ALPHARETTA, GA 30005-8738
13813349 +E-mail/PDF: gecsedirecoverycorp.com May 02 2019 03:30:09 GECRB/WLMT, 4125 WINDWARD PLAZA,
ALPHARETTA, GA 30005-8738
13813351 E-mail/Text: bankruptcy@huntington.com May 02 2019 03:36:35 HUNTINGTON NATIONAL BANK,
PO BOX 1558, DEPT EA4W25, COLUMBUS, OH 43216-1558
13817558 +E-mail/Text: bankruptcy@huntington.com May 02 2019 03:36:35 Huntington National Bank,
P O Box 89424, Cleveland OH 44101-6424
13813353 E-mail/Text: bncnotices@becket-lee.com May 02 2019 03:35:30 KOHLS/CAP1, PO BOX 3115,
MILWAUKEE, WI 53201-3115
13876526 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 02 2019 03:28:53
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13853140 E-mail/Text: bnc-quantum@quantum3group.com May 02 2019 03:36:05
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13851251 E-mail/Text: bnc-quantum@quantum3group.com May 02 2019 03:36:05
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13820909 E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:31:49
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 21

District/off: 0315-1

User: jmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 40

Date Rcvd: May 01, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.
cr JPMorgan Chase Bank, N.A., et. al.
cr U.S. Bank, N.A.
13813332* +AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
13813357* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US BANK, CB DISPUTESPO BOX 108, PO BOX 108,
ST LOUIS, MO 63166)
13822274* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US BANK N.A., BANKRUPTCY DEPARTMENT, P.O. BOX 5229,
CINCINNATI, OH 45201-5229)
13813358* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: USBANK, 425 WALNUT ST, CINCINNATI, OH 45202)
13813360* ZALES/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497

TOTALS: 3, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com
Andrew L. Spivack on behalf of Creditor JPMorgan Chase Bank, N.A., et. al. pawb@fedphe.com
Chester B. Scholl, Jr. on behalf of Joint Debtor Sandra L. Dye scholl@scholl.org,
wendy@fdgs-law.com
Chester B. Scholl, Jr. on behalf of Debtor Richard C. Dye scholl@scholl.org, wendy@fdgs-law.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgrou@kmlawgroup.com
James P. Valecko on behalf of Creditor U.S. Bank, N.A. jvalecko@weltman.com,
PitEcf@weltman.com
Joseph P. Schalk on behalf of Creditor JPMORGAN CHASE BANK, N.A. jschalk@barley.com,
sromig@barley.com
Michael Frederick Dingerdissen on behalf of Creditor JPMorgan Chase Bank, N.A., et. al.
pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10